

DO

Register your phone number with the National Do Not Call Registry by calling 1-888-382-1222. If you still receive telemarketing calls after registering, there's a good chance that the calls are scams.

Be wary of callers that say you've won a prize or vacation package.

Hang Up on suspicious calls.

Be cautious of Caller ID. Scammers can change the phone number that shows up on your caller ID screen. This is called "spoofing."

Be suspicious if you are told to wire a portion of funds from a check back to a company.

Beware if someone calls claiming to be from the IRS. **The IRS will always contact you by mail** before calling you about unpaid taxes.

Be suspicious of threats. The IRS won't threaten to have police arrest you for not paying a bill.

If the caller is claiming to be from the IRS, **ask them to provide their name, badge number, and callback number.** Then call TIGTA at 1-800-366-4484 to determine if the caller is an IRS employee with a legitimate need to contact you. If the person legitimately is from the IRS, call them back. Otherwise report it to the IRS.

Check the postage on a mailed prize notice. If it was **sent bulk rate, it's probably a scam.**

Be concerned if the caller states that you don't need to check out the company with anyone. If the caller tells you that you do NOT need to speak with your family, lawyer, accountant, banking official, or local Better Business Bureau - **Hang Up** the phone.



Contact Hancock Federal Credit Union immediately with any concerns about your

- Accounts
- Credit Card
- Debit Card
- Online Banking
- Any other credit union product or service

@ 1-419-424-0163

DON'T

Don't say anything if the caller starts the call asking, "Can you hear me?" This is a common tactic for scammers to record you saying "yes." **Scammers record your "yes" response** to use as proof that you agreed to purchase or credit card charge.

Don't provide your credit card number, bank account information, or other personal information to a caller.

Don't send money if the caller tells you to **wire money**, pay with a **prepaid debit card**, or **money gram**.

Don't click on links in email to verify your bank account.

Don't wire money to people or companies **you don't know**.

Don't accept a check that includes an **overpayment**.

Don't trust the name or phone number on a caller ID display that shows "IRS." Scammer often change the name that shows on caller ID.

Don't pay a fee, taxes, or shipping charges to receive a prize.

Don't wire money to, or deposit a check from, any organization claiming to run a sweepstakes or lottery.